

Neighborhood Planning for Community Revitalization

A Neighborhood in Transition:
An Analysis of Factors
Influencing Property Value Change
in the McKinley Neighborhood

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by
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Introduction

The impetus for the creation of this report for and about the McKinley neighborhood, has been questions and concerns about the direction in which property values in the neighborhood are going. The perception on the part of some residents in the neighborhood has been that property values are declining, and this has been a concern to these residents.

In discussing property values, however, it is necessary to recognize that the subject is intricately tied to a host of other issues. Property values are determined by market forces which are driven by rules of supply and demand. Simply put, houses which have qualities that buyers desire are higher in demand, and will sell for more money. House specific issues such as the size of the house, configuration, style, condition and level of upkeep required are one part of this equation.

They do not, however, comprise the entire formula. Livability questions such as crime and security, the quality of education available, neighborhood appearance and the general sense of community and friendliness within an area are inseparable from property values. Access to amenities, available city services and proximity to jobs are also considered by the potential buyer. City wide policies in the areas of housing, planning and urban development impact individual neighborhoods and effect property values. Finally, societal issues such as racial attitudes, changing demographics and fluid economic conditions must be considered as well.

This report will provide information about the reality of many of the factors indicated above. The implications for changing property values within the McKinley neighborhood as related to these various factors will be analyzed. In addition, the perception, both within the McKinley neighborhood itself and in the city as a whole, of these factors will also be discussed. It is important and necessary to distinguish between factual information and perceptions as these do not always coincide and such inaccurate understanding can play as crucial a role in determining property values as actual situations.

Although this report comes out of concern for the neighborhood, it is not only necessary, but essential to point out the strengths within the McKinley community. Many of the resources, both tangible and intangible, necessary to create a neighborhood in which McKinley residents feel comfortable and secure are available. It is necessary, however, to develop and access these resources effectively and productively.

Although not all of the factors impacting property values are best addressed at the neighborhood level, many crucial components can be. Following discussions of the current state of the McKinley neighborhood and factors which have led to present conditions, are recommendations for the future. The research leading up to this report allowed the author to identify potential paths which the McKinley neighborhood can take and these will be described and analyzed.

Now is a crucial time for the McKinley neighborhood. The city wide Neighborhood Revitalization Program will potentially provide new opportunities and resources for the neighborhood. This moment in time should be taken advantage of by members of the community. McKinley can certainly learn from the examples and lessons set by other neighborhoods. McKinley also, however, has the opportunity to become a neighborhood which others will look towards to follow. The opportunities are there and it is the hope of the author of this report that this document can provide some guidance towards this goal.

About McKinley

The McKinley neighborhood is located in North Minneapolis. It is bounded by Lowry Avenue on the South, Dowling on the North, Dupont Avenue on the West and Interstate 94 on the East. With only 1246 households and 3193 residents, McKinley is one of the smaller Minneapolis neighborhoods. The neighborhood is almost entirely residential with only a church and a few small businesses, most of which are located on Lowry Avenue. Included in the boundaries of the McKinley neighborhood is also a small park, Perkins Hill.

The housing stock in McKinley consists primarily of single family dwellings. Eighty-six percent of the housing in the neighborhood is of this type. Another thirteen percent of McKinley residential structures are duplexes. Under one percent are buildings containing three or more units and there are no condominiums or townhouses. (See figure 1). Much of the housing stock in McKinley, about 56 percent, are relatively older buildings built prior to 1920. About forty percent of the structures were built between 1920 and 1960 and the additional four percent were built sometime after 1960. (See figure 2).

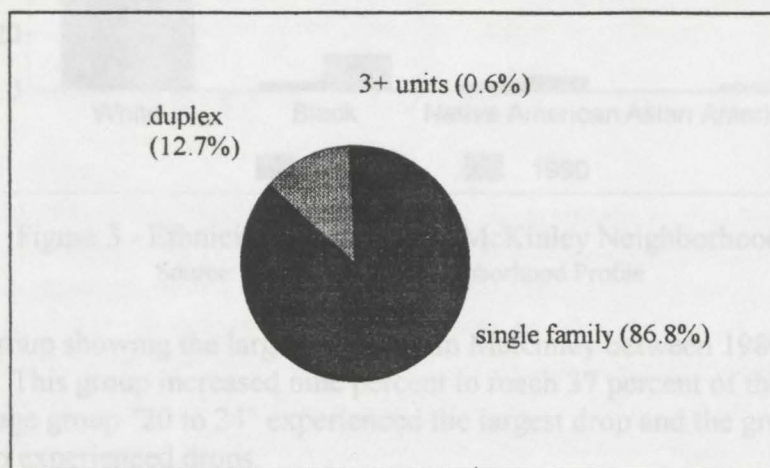


Figure 1 - Housing Type (1992)

Source: NRP First Step Neighborhood Profile

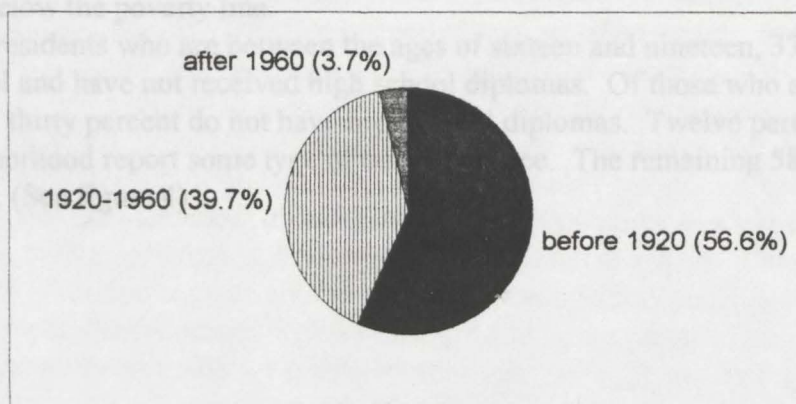


Figure 2 - Housing Age (1992)

Source: NRP First Step Neighborhood Profile

The racial makeup of McKinley residents, like the City of Minneapolis as a whole, has become increasingly diverse between 1980 and 1990, the last year for which census data is available. Blacks showed the largest increase between the years 1980 and 1990 in the McKinley neighborhood, increasing from three percent to the current twelve percent. Thirteen percent of residents in the City of Minneapolis are black. In 1990, 78 percent of McKinley residents were categorized as white as compared to 76.4 percent of Minneapolis residents. (See figure 3).

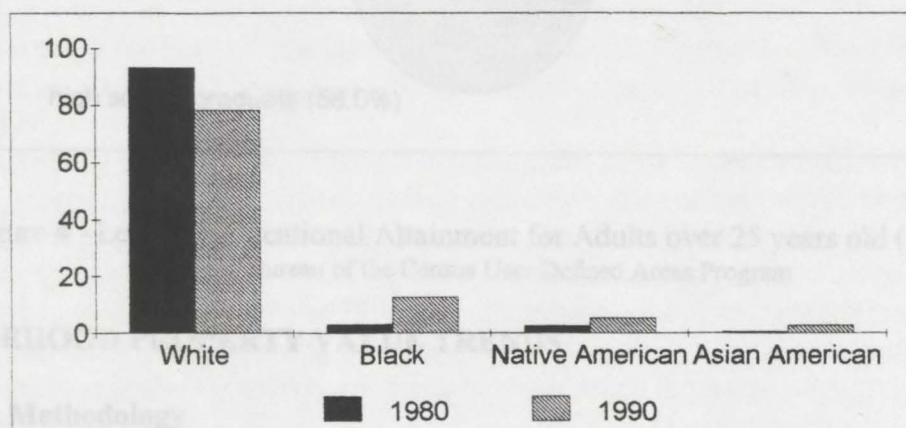


Figure 3 - Ethnicity Change in the McKinley Neighborhood

Source: NRP First Step Neighborhood Profile

The age group showing the largest increase in McKinley between 1980 and 1990 was the group "25 to 44". This group increased nine percent to reach 37 percent of the total McKinley population. The age group "20 to 24" experienced the largest drop and the groups "45 to 64" and "65 and over" also experienced drops.

Of the 1246 households in McKinley, the majority (65 percent) are families. The median household income in McKinley in 1989 was \$24,205 which is only slightly lower than the figure of \$25,324 for the City of Minneapolis. Although only seven percent of McKinley residents report household incomes of greater than \$50,000, close to sixteen percent of families are reported to fall below the poverty line.

Of those residents who are between the ages of sixteen and nineteen, 37 percent are not enrolled in school and have not received high school diplomas. Of those who are over twenty-five years of age, thirty percent do not have high school diplomas. Twelve percent of those who live in the neighborhood report some type of college degree. The remaining 58 percent are high school graduates. (See figure 4)

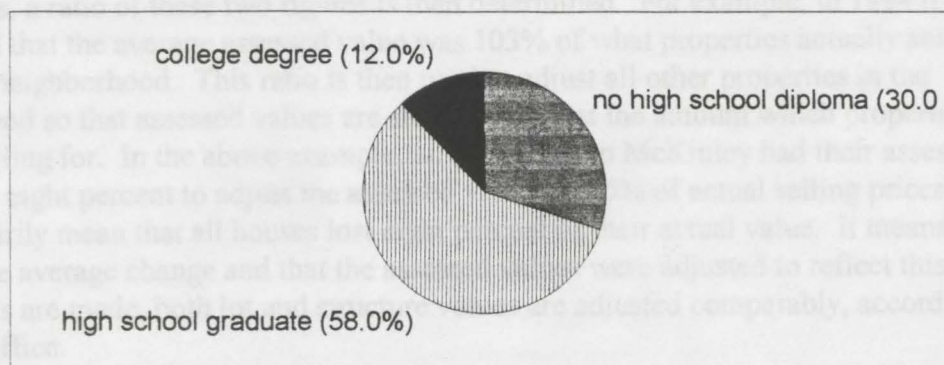


Figure 4 - Level of Educational Attainment for Adults over 25 years old (1990)

Source: Bureau of the Census User Defined Areas Program

NEIGHBORHOOD PROPERTY VALUE TRENDS

Assessment Methodology

When discussing changes in property values, it is important to first have an understanding of the process by which these numbers are determined. All of the property figures used in this report come from the City Assessors office. These numbers are determined by the City Assessor for the purposes of levying property taxes.

Property value figures are estimations and hold no real meaning beyond taxation purposes. If a property were to be put up for sale it may sell for more or for less than the assessed value. The Assessors office tries to keep assessed values at slightly below what properties are selling for. It is likely therefore that a property would sell for an actual amount greater than the assessed value.

The City Assessor's office uses two different methods in order to determine property values. The first method involves assessing each individual property in a neighborhood on a house by house basis. Each property is classified across a variety of categories. Information about lot size, square footage, total number of rooms, number of bedrooms, and number of bathrooms are some categories. Houses are classified based on condition and class as well. Condition ratings describe the status of the property's overall general physical condition. This rating technically includes the physical condition both inside and outside the structure and looks at items such as the foundation, roof, windows, cabinets, plaster and floor cover. Class ratings describe the type of construction and includes such factors as architectural design and whether a house has features such as a fireplace, built in buffet, basement or garage. Finally, the area in which the property is located is given a rating. These various factors are then used to compare the property to comparable properties which have sold during the previous year. The amount that the comparable properties sold for is then used to determine the value of the property being assessed.

The above house by house method of assessment is used by the Assessor's office approximately once every five years for any particular neighborhood. During the other years,

assessments are based on ratio studies. The assessors office compares the actual price that properties in the neighborhood sold for with the assessed value of those properties. After certain adjustments, a ratio of these two figures is then determined. For example, in 1994 it was determined that the average assessed value was 103% of what properties actually sold for in the McKinley neighborhood. This ratio is then used to adjust all other properties in the neighborhood so that assessed values are slightly less than the amount which properties are actually selling for. In the above example, all properties in McKinley had their assessed value reduced by eight percent to adjust the assessed values to 95% of actual selling prices. This does not necessarily mean that all houses lost eight percent of their actual value. It means only that this was the average change and that the assessed values were adjusted to reflect this. When assessments are made, both lot and structure values are adjusted comparably, according to the assessors office.

In examining property value change, therefore, the point in time at which change is examined is crucial. In the case of McKinley, a property value change map through 1994 shows a great deal of variation in the amount of change. A map through 1995, however shows a much more consistent pattern of decrease. It is very likely that this difference is not due to an actual drastic change in values from 1994 to 1995, but rather because in 1994, houses were assessed individually and in 1995, assessments were based on a ratio study. Neighborhoods which have not had a manual assessment recently are likely to show much more consistent property value change than those that have.

Another factor to consider is the accuracy of the information used by the Assessor's office, particularly for class and condition ratings. The City Assessor's Office, like many other city departments, is suffering from cutbacks and downsizing. Assessors often do not have the time to make the sort of evaluation of each property that would provide accurate ratings. Many of these ratings have not been reviewed for some time. Interior condition ratings are rarely done. When the information about a particular property is updated, the assessed value may change based on this new information. Although the property itself has not changed, and the actual value of the property may not have changed, the assessed value does change. Although the Assessor's office is doing its best to update information to reflect actual conditions more accurately, much information is still questionable. Any judgments based on this information should be viewed with this in mind.

What is Happening with Property Values

In the McKinley neighborhood, during the years between 1988 and 1995, property value assessments were done using the ratio method described above all years except 1993. In 1993, assessments were done manually. The following analysis of property value change is based on an examination of properties in the neighborhood classified by the City Assessor's office as residential or double bungalow properties. This excludes commercial properties, vacant lots, triplexes and apartment buildings with greater than four units. There are 1048 such properties in the McKinley neighborhood and as of 1995 these were 93 percent of all properties in the neighborhood.

The trend shown by the 1988 to 1995 figures is a decrease in overall property values in the neighborhood. After eliminating properties where a building had been demolished or where

other occurrences have caused drastic changes in property value, the overall seven year decline was 8.2 percent. The breakdown by individual year is shown in Table 1.

1989-1990	no change	
1990-1991	no change	
1991-1992	5% increase	
1992-1993	4.6% decrease	done manually
1993-1994	no change	
1994-1995	8% decrease	
1988-1995	8.2% decrease	

Table 1 - Property Value Change
Source: City of Minneapolis Assessors Office

Because of the nature of the assessment process, this report does not further analyze property value change by housing characteristics. As assessments were done manually only during 1993, it would be extremely difficult to attempt to track property value change over time as correlated to characteristics such as number of bedrooms, house size, lot size, or specific location. In addition, the potential inaccuracies of some of the Assessor's data would make the results of any such analysis dubious.

FACTORS AFFECTING PROPERTY VALUES

National trends

In part, the phenomenon which is occurring in the McKinley neighborhood is not unique to McKinley, but is part of trends which are evident in cities throughout the country. It is important to have an understanding of these trends so as to better understand all of the various factors which affect property values in the McKinley neighborhood. The two trends which are discussed below are population movement and changing demographics. Studies done on these trends by the Center for Urban and Regional Affairs at the University of Minnesota and the Metropolitan Council focus on the Metro area and substantiate the relevance of these national urban trends for Minneapolis communities such as McKinley.

Population Movement

A particular pattern of population movement, which will be described below, has been taking place and continues to take place. This pattern has sparked and fueled the spreading decline of the inner cities. This trend begins in the center of a city and gradually moves outward. Within North Minneapolis, neighborhoods further South of McKinley and closer to the center of the city such as Hawthorne and Jordan have experienced this type of decline. Similar conditions can also be seen in South Minneapolis neighborhoods located close to the center of the city such as the Phillips Community.

If this trend continues, spreading concentrically outward, the McKinley neighborhood would appear to be next in line. Although this may sound pessimistic, the good news for McKinley is that a neighborhood in this position is the most likely to prevent the continued spread of decline. It is easier for a neighborhood faced with impending decline to halt and

reverse this process than it is for a neighborhood already deep in decline to successfully emerge (Byrum, 1992).

That is certainly not to say that individual communities and the city as a whole should give up on more severely affected neighborhoods. In fact, a strong central city is vital to the strength of the Metro area as a whole, and it is therefore in everyone's interest to create positive changes in the inner city neighborhoods (Metropolitan Council, 1991). For a neighborhood such as McKinley, conditions in Hawthorne are intimately tied to conditions in McKinley. Strategies employed by McKinley, while addressing specific neighborhood concerns, should also keep in mind the impact on the surrounding neighborhoods, as conditions elsewhere will continue to impact McKinley regardless of what goes on in McKinley itself.

While creating neighborhood plans, the broader goal of City revitalization in addition to neighborhood revitalization should be factored into the equation. As McKinley develops its neighborhood plan, it may be valuable to share ideas and seek feedback from surrounding neighborhoods to ensure that the full impact of McKinley's plan is known. In addition, McKinley may want to consider working in conjunction with surrounding neighborhoods on common problems and issues.

The following description of change in population movement trends is based primarily on the description offered by Oliver Byrum in his report, *Old Problems in New Times*. The pattern of population movement which has been evident in the Metro area has been a shift of the population from the central cities to the suburbs, beginning in the 1950s and continuing to the present. Between 1980 and 1987, while the population in the Central Cities of Minneapolis and St. Paul dropped three percent, the developing second ring suburbs grew by 22.8 percent. Clearly growth of the Metro area population is occurring not in the cities but in the suburbs. (see figure 5).

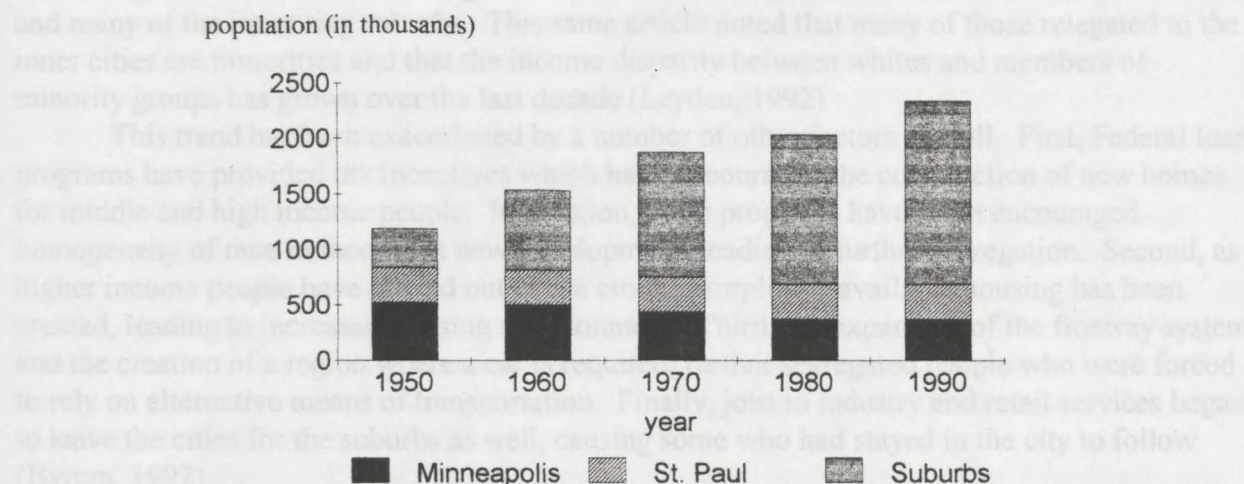


Figure 5 - Population Change

Source: *Old Problems in New Times*

People choose to move to the suburbs for a variety of reasons. One factor is the type of housing which is available. The newer houses developed in the suburbs have features which consumers desire. These include such things as extra bathrooms, two car garages, larger houses,

larger lot spaces, and homogeneous houses. In addition, social attitudes play a role. Many people prefer to live next to people who are more like themselves than different. Often people choose to live in communities of individuals of a similar race and economic class to themselves. Those who can afford to move, move away from those who can not. Finally, there is both the perception and reality of public services and amenities. People move to the suburbs for lower crime rates, better public schools and better public services. Often the perception exists that the social conditions which exist in the inner cities, where decline is at its worst, represent conditions throughout the cities and flight occurs to areas outside the city limits. This trend is facilitated by the construction of elaborate freeway systems which have made the suburbs more easily accessible to those with cars (Byrum, 1992).

As houses in the Central Cities become less desirable, prices begin to drop. This then makes these houses more affordable to moderate and low income families. In addition, some of this property is purchased by landlords for use as rental property. Those who purchase this property then either can not or choose not to maintain the property adequately. Research has shown that among low income families, an increase in income is not likely to be spent on housing. This is understandable given the high percentage of total income already being spent on obtaining shelter and other needs. Often landlords and renters do not have the same incentives to provide the level of upkeep required on a property as residents who occupy homes which they own. As a result, chronic underinvestment occurs. This then leads to overall deterioration within a neighborhood. Such deterioration causes property values to drop further, leading to a downward cycle (Byrum, 1992).

Gradually, the result of this process has been the segregation of the Metro area both by income and race. Members of minority groups have been relegated to the deteriorating inner cities as have low income people. The Star Tribune in 1992, cited statistics which showed increasing incomes in the outer ring suburbs and decreasing incomes in most of the central cities and many of the inner ring suburbs. This same article noted that many of those relegated to the inner cities are minorities and that the income disparity between whites and members of minority groups has grown over the last decade (Leyden, 1992).

This trend has been exacerbated by a number of other factors as well. First, Federal loan programs have provided tax incentives which have encouraged the construction of new homes for middle and high income people. In addition, these programs have often encouraged homogeneity of race in income in new development, leading to further segregation. Second, as higher income people have moved out of the cities, a surplus of available housing has been created, leading to increased housing abandonment. Third, the expansion of the freeway system and the creation of a region where a car is required, further segregated people who were forced to rely on alternative means of transportation. Finally, jobs in industry and retail services began to leave the cities for the suburbs as well, causing some who had stayed in the city to follow (Byrum, 1992).

During the 1970s and 1980s, things got worse as a result of a number of changes in socioeconomic conditions. Structural changes in the national economy reduced both the number and pay scale of lower skilled jobs, exacerbating poverty conditions. The recession of the 1980s led to increased unemployment which was accepted as a necessary cost in order to reduce inflation. A reduction in federal programs designed to aid low income people created further poverty, and tax changes led to income polarization as the rich got richer and the poor got poorer. The increase in poverty and unemployment among the lower income members of

society, and the segregation of those people to particular areas within the city led to further deterioration of the inner cities (Byrum, 1992).

Although this process, has not affected McKinley as severely as some other areas of the city, it is likely that this pattern will begin to impact McKinley more extensively in the years to come. Addressing this trend involves strategies on the neighborhood level, city level and regional level. While on a neighborhood level, strong communities need to be maintained, on a city and regional level, economic development, efforts to better match the work force to existing jobs, and eliminating policies which restrict affordable housing choices to at-risk neighborhoods need to be pursued (Metropolitan Council, 1994a).

As neighborhoods strategize about ways to improve conditions and revitalize, an inherent conflict between efforts to revitalize neighborhoods by increasing the number of middle and upper income homeowners and the need to provide adequate low income shelter should be taken into consideration. As neighborhoods are revitalized and property values increase, a certain amount of housing previously occupied by low income individuals will no longer be available to low income people. As neighborhoods attempt to revitalize, de facto housing policy which does not provide adequate low income housing pushes neighborhoods into the process of devitalization described above. Neighborhood revitalization can not be successful without provisions for the creation of low income shelter within the region (Byrum, 1992).

Changing Demographics

A report issued by the Metropolitan Council discussed the impact that changing demographics will have on the area housing market. The crux of these changes is the aging of the population group known as the baby boomers. This group is defined as those individuals born between the years of 1946 and 1965. The sheer size of this group has had major impacts on various aspects of social and economic conditions as the group has aged. The legacy left behind by this group will continue to have its impact as well (Dougherty, 1988).

In the 1990s and into the turn of the century, this group will be entering the age bracket characterized by increasing income, increasing family size and a desire to sell the starter homes owned by many of these families in favor of larger more expensive homes. At the same time, however, the number of first time home buyers looking to buy the houses that the baby boomers are trying to sell will be shrinking. Predictions are that between 1990 and 2000, the group consisting of adults between the ages of 25 and 34 will shrink by 92,000 in the Metro area (Metropolitan Council, 1991). Not only will there be less people in the younger age groups who typically purchase for the first time, many of those in that group will be unable to afford to purchase a house. Many families increasingly have come to rely on dual incomes to afford mortgage payments. Many new families, however, are single parent families who are less able to afford a home (Dougherty, 1988).

The predicted result of these changes is that those who wish to sell their starter homes will have difficulty doing so. Houses will remain on the market for a longer period of time and sellers may find themselves selling for lower prices as supply outstretches demand (Dougherty, 1988).

McKinley Housing Stock

Particular housing characteristics play a role in property value change. One such characteristic is housing size. As noted earlier in this report, the trend over the past years has been for families to prefer larger houses with more bedrooms, more bathrooms and larger lot spaces (Byrum, 1992). McKinley has a large number of smaller houses which are not as desirable to potential homebuyers. Houses with two or fewer bedrooms make up 45 percent of the residential stock in McKinley. (See figure 6). Seventy-nine percent have only one bathroom. Much of the housing in McKinley is considered to be functionally obsolete for today's homebuyers needs and wants.

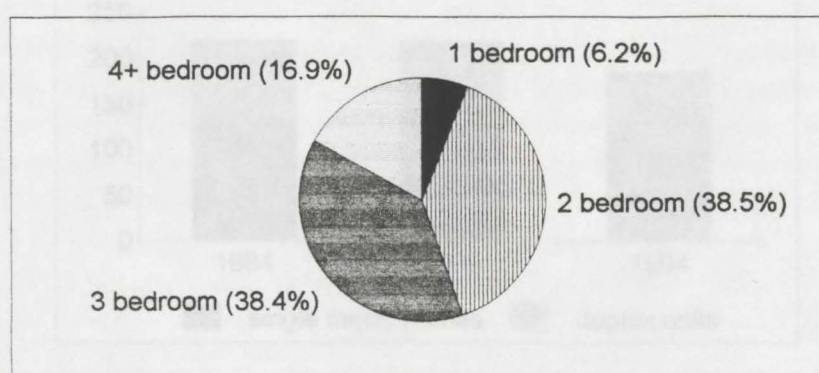


Figure 6 - House Size (1995)

Source: City of Minneapolis Assessors Office

In addition, the age of the housing stock plays a role in lowering property values in the neighborhood (Metropolitan Council, 1994; Godbey, 1975). As the housing stock ages, the cost of upkeep increases. As the years go by, a greater number of properties in the neighborhood require rehabilitation to maintain their value. In McKinley, as of 1992, 57 percent of the housing stock were built before 1920. Only four percent were built after 1960. A large percentage of the structures in McKinley, therefore, are reaching an age that makes them undesirable to potential buyers. (See figure 2).

Examining surrounding neighborhoods also supports the notion that older housing accompanies property value decline. In Hawthorne, to the South, where property values are declining at a more severe rate than McKinley, 82 percent of the structures were built before 1920. In contrast, in Folwell, just west of McKinley, where property values seem to be holding more steady, only 41 percent of housing units are pre-1920 structures.

A third aspect of the housing stock, changes in the overall condition, will also affect property values in the neighborhood. Individual properties which deteriorate themselves, will obviously lose their value. These properties, however, also impact other properties in the neighborhood. Particularly as large numbers of properties become noticeably run down, the overall appearance of the neighborhood declines. Oliver Byrum (1992) notes that there are three considerations which are cited as most important by a potential buyer looking for a house. One of these is the overall appearance of the neighborhood (the other two being security and quality public schools).

Although this is a consideration which should be kept in mind for the future, this has not seemed to play a major role in the McKinley neighborhood. Although the percentage of substandard structures in the neighborhood, at 14.6 percent, is slightly higher than the city average of ten percent, the number of buildings in substandard condition in the neighborhood has not increased over the past ten years. According to a comparison of Minneapolis neighborhoods published by Minneapolis Planning department, the number of substandard condition single family homes declined from 131 (14 percent) in 1984 to 103 (11 percent) in 1994. The number of substandard duplex units also declined from 88 (32 percent) to 82 (31 percent) during this same period. (See Figure 7).

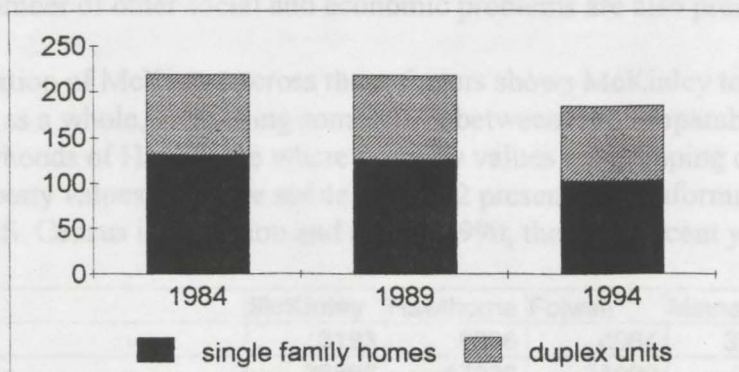


Figure 7 - Number of Units with Substandard Condition Rating

Source: Minneapolis Neighborhood Housing Comparison: '84, '89, '94

A final consideration is the percentage of housing units in the area which are shifting to rental property. Although rental property is not necessarily inferior housing, a shift from owner occupancy to renter-occupied housing is often considered to be a problem or the indicator of a problem (Byrum, 1992). According to a report issued by the Minneapolis Planning Department, the percentage of all structures in the McKinley neighborhood which are homesteaded has dropped only slightly from 78.8 percent in 1984 to 76.1 percent in 1994.

Neighborhood Livability

One of the most important factors potential homebuyers consider when looking for a place to live is the livability of the neighborhood. If potential homebuyers perceive the livability of a particular neighborhood to be deteriorating they are less likely to choose to buy a home there. As more people choose not to buy property and live in a particular area, property values drop. There are a number of different factors which are part of the livability equation. These include safety and security, quality of public services, quality of public schools, physical condition, economic condition, opportunity and potential, and proximity of amenities. It is important to remember, however, that any one individual may have different priorities as to what are the most important factors which determine livability (League of Women Voters, 1988).

The importance of neighborhood livability cannot be understated. Addressing livability issues is the first step towards improving property values in a neighborhood. It is likely that

money and effort put into the housing stock itself will not cause dramatic improvement in overall property values if livability issues have not been addressed (Byrum, 1992).

Because many of the factors which comprise livability are subjective and are often based on perception rather than reality, determining the quality of a particular neighborhood's livability can be difficult. However, various methods for assessing neighborhood livability have been proposed. One such method proposed by Isabel Sawhill (cited in Byrum, 1992) stresses identifying the root causes of persistent poverty which she defines as weak families, substantial joblessness and poor education. Using this she looks at four indicators, welfare dependency, adult male joblessness, premature school leaving, and single parent households, in addition to income to assess the rate of persistent poverty. Research has shown that when concentrated poverty exists, a number of other social and economic problems are also present (Metropolitan Council, 1994b).

An examination of McKinley across these factors shows McKinley to be in slightly worse shape than the city as a whole, and falling somewhere between the comparable figures for the bordering neighborhoods of Hawthorne where property values are dropping dramatically and Folwell where property values are more stable. Table 2 presents this information. Most of these figures are from U.S. Census information and are for 1990, the most recent year available.

	McKinley	Hawthorne	Folwell	Minneapolis
population	3193	6036	4964	370951
median family income	26895	17328	33980	32998
% families below poverty line	19.2	37.8	9.7	18.5
public assistance cases (1993)	401	1547	632	45522
unemployment rate	10.2	16.9	5.7	6.7
% adults without high school diploma	30	37	19	NA
high school dropouts age 16-19	37	23	15	NA
% single female parent families	42.2	56.2	23.4	33.5

Table 2 - Root Causes of Persistent Poverty

Sources: NRP First Step Neighborhood Profiles, State of the City,
Bureau of the Census User Defined Area Program

When considering these figures and developing strategies to improve them, it is important to consider the impact on the region as a whole. Strategies should serve to improve these figures by improving conditions rather than devising ways to push low income families out of the neighborhood and into other areas. There is a great deal of interdependence between various housing markets in the area. "Therefore, a neighborhood cannot plan in isolation without concern for the larger market in the city and region." (Metropolitan Council, 1991, p. 29).

Of the various aspects of livability, studies show that the three most important are safety and security, neighborhood appearance, and quality of public schools. (Byrum, 1992; League of Women Voters, 1988). In Minneapolis, two of these three, safety and appearance, are neighborhood specific. Because of the nature of the public school system in Minneapolis, as described below, education quality is better addressed on a city wide level. In addition to these three, a study done by the League of Women Voters in Minneapolis (1988) indicated that

proximity to parks, city services, convenience, noise and parking availability were livability considerations that individuals deliberated when deciding where to live.

Safety and Security

The most important component of safety and security to consider is the existence of crime. The fear of becoming a crime victim offers one of the greatest threats to an individual's personal safety. In terms of a potential buyer's decision to purchase a house in a particular neighborhood and the impact on property values, the perception of crime may play a greater role than the actual incidence of crime. As this will be discussed in more detail later in this report, the following information relates only to the actual incidence of crime in the McKinley neighborhood.

The City of Minneapolis Police Department provides statistics to local neighborhood organizations about the incidence of various major crimes. Figure 8 shows the change from 1991 to 1994 in the incidence of these crimes. The crimes included in these totals are as follows: burglary of dwelling, robbery of person, auto theft, theft from auto, damage to property, assault (non-domestic), rape and other criminal sexual conduct. Although the crime rate has risen slightly over this period, there has been a decrease from 1993 to 1994. In the City of Minneapolis, during the period between 1991 and 1993 (statistics for 1994 were not yet available) there was a 4.1 percent decrease in major crimes. Once again, however, few individuals research crime statistics when deciding where to live. Instead, general impressions and city-wide perceptions, whether based on facts or not, are relied upon.

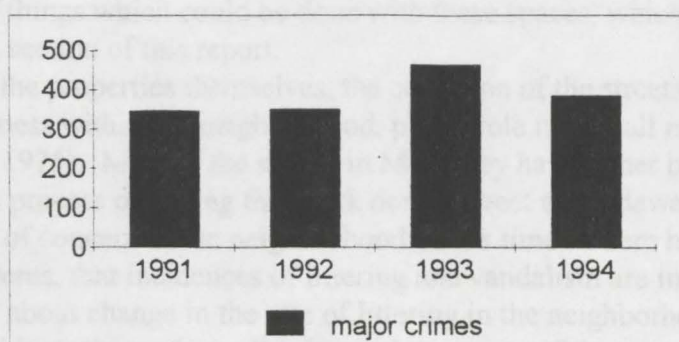


Figure 8 - Major Crime in McKinley Neighborhood

Source: Minneapolis Police Department

Neighborhood Appearance

There are a number of factors which contribute to the general appearance of the neighborhood. These include the condition of the houses, the condition of the streets and sidewalks, and the cleanliness of the neighborhood. As noted above, the number of homes with a substandard condition rating has not increased over the past ten years, according to the data available from the City Assessor's office.

The general appearance, however, of houses which are not rated as substandard, but which may require additional maintenance to reflect positively on the neighborhood may be a concern. The level of cleanliness of the physical structure of the houses, the degree to which

yards are unkempt or overgrown with weeds, and the existence of trash in yards are all parts of this and contribute to the overall neighborhood appearance.

A second consideration when looking at neighborhood appearance is the number of boarded or abandoned buildings. Even a small number of such properties can greatly detract from the overall appearance of a neighborhood. A study done by the Department of Housing and Urban Development (1973) cited a figure of 3 to 6 percent of all buildings as the number of boarded buildings which could negatively impact a neighborhood.

According the Boarded Buildings Unit of the City Housing Inspector's office, there are currently ten properties on the boarded buildings list in the McKinley neighborhood, which would constitute under one percent of all residential structures in McKinley. Of these, four were placed on the list during 1994 and only one has been added in 1995 to date. In addition, three of these properties are owned by the McKinley neighborhood and are slated for demolition. It is unclear, however, the number of abandoned or vacant buildings which have yet to be boarded and added to the list. As of July 3, 1995, the McKinley neighborhood had purchased fourteen such properties (including the three on the boarded building list) as well as two vacant lots. The demolition or rehabilitation of these properties will serve to improve the overall appearance of the neighborhood.

An excessive number of vacant lots is also a consideration for neighborhood appearance, particularly if these lots are unkempt. These properties can become overgrown and can become a repository for litter. There are thirty two vacant residential lots, according to the Assessor's office records, in the McKinley neighborhood. A large percentage of these are located in the area east of Lyndale. In addition there are ten properties defined as vacant commercial lots. There are a variety of things which could be done with these spaces, which will be discussed in the recommendations section of this report.

In addition to the properties themselves, the condition of the streets and sidewalks as well as the level of cleanliness within the neighborhood, play a role in overall neighborhood appearance (Godbey, 1975). Most of the streets in McKinley have either been recently repaved or are currently in the process of having this work done. Street and sidewalk condition therefore, does not appear to be of concern to the neighborhood at this time. There have been concerns, on the part of some residents, that incidences of littering and vandalism are increasing. The only information available about change in the rate of littering in the neighborhood comes from the perceptions of the residents themselves. It is beyond the scope of this report to determine the sense of this from the neighborhood as a whole. As it has been expressed as a concern by some, however, it should be kept in mind as a potential problem.

Public Schools

The arrangement of the Minneapolis Public Schools is such that neighborhood schools in the traditional sense do not exist. Within the area defined as North and Northeast Minneapolis, a parent can send their child to any school which has space, regardless of location. Preference is not given to a child who lives in the neighborhood. Entering kindergartners are placed in schools based on parents preference and a lottery for impacted schools. A child entering school who has moved from another district can attend any school which has space. If a parent would like their child to attend a school which is full, they must be put on a waiting list for that school. For this reason, moving to a particular area within Minneapolis is not a means for accessing a particular school.

School quality does play a role, however, when the choice is not within Minneapolis but between Minneapolis and moving to a suburb. A study done by the League of Women Voters in Minneapolis (1988) showed that nearly half of the adults surveyed indicated that the Minneapolis Public Schools would be a reason to move to the suburbs. Less than half of city residents rated their schools as "excellent" or "pretty good" as compared to over three-quarters of suburban residents.

In comparing the Minneapolis school district test scores to two suburban districts, Osseo School District and Anoka-Hennepin School District, the suburban districts showed higher test scores. Because the different districts administer slightly different tests, direct comparisons across districts cannot be made. Each district compares itself, however, to the national average for its particular test and these figures can be compared. While the suburban districts tended to score above the national average, Minneapolis students tended to score at or slightly below the national average.

In terms of property value change, the quality of available public schools is a concern. It is also a concern as adequate education is crucial to maintaining a just and productive society. Although this is not an issue that can be addressed solely on the neighborhood level, any impact which the neighborhood could have on the city level in improving public schools should be kept in mind.

Community Cohesion

One of the strongest buffers to deteriorating neighborhood conditions can be a strong community which is able to maintain a sense of togetherness and a common purpose. (Byrum, 1992). On the flip side, a divided community can be one of the easiest ways to exacerbate and fuel neighborhood deterioration and hence, declining property values. A strong and united community is a highly desirable feature to have in a neighborhood seeking to attract homebuyers. In McKinley, historically, there has been a strong neighborhood group. The existence of a large number of families as well as a high owner occupancy rate has contributed to a sense of stability within the neighborhood.

Up until fairly recently, the neighborhood has been relatively homogenous and this has made it simpler for the neighborhood organization. McKinley, however, along with the rest of Minneapolis is becoming a more diverse community. Families from different ethnic groups with various cultural backgrounds and norms are facing the challenge of living side by side. The neighborhood's ability to successfully integrate is going to be a crucial factor in maintaining and improving the desirability of the neighborhood.

Stereotypes and misperceptions based on race are probably the greatest threat to maintaining cohesion within the community. Efforts made to include all members of the neighborhood in the process of strengthening the community will greatly increase the likelihood of the success of these efforts. If, conversely, the process involves the isolation and exclusion of a particular group, the process will be weakened, as such alienation often leads to conflict (Walters, 1982).

Overcoming the tendency to stereotype and exclude certain groups of people can be a difficult task. The process involves continuous self examination as well as the ability to broaden one's perspective and tolerate differences. Failure to do so, however, can be a costly mistake, both for the McKinley neighborhood and society at large. In order to create a neighborhood

where residents have respect and regard for the neighborhood and the people around them, each person must have as stake in maintaining the neighborhood. In order for people to have a stake in the results, they must be included in the process. Not actively including all parties will likely lead to isolation, resentment and disassociation.

It is easy to blame others for the problems which may arise when neighborhood integration is occurring. When such problems accompany the arrival of a new group of people, the tendency may be to draw a direct link between the newcomers and the problems. For example, a common perception is that property value decline is caused by an increase in blacks moving into a neighborhood. This type of analysis, however, is not only simplistic but extremely dangerous. Such blaming allows individuals to forego addressing their own role in exacerbating problems. An analysis which includes the effect of resident's reaction to newcomers and how this plays a role in changing neighborhood conditions is crucial in order to successfully address neighborhood concerns.

Public Perception

Perception of change within a neighborhood often plays a greater role in determining desirability and property values than actual conditions. Few individuals research school test scores, crime statistics or change in the number of buildings rated as substandard in a neighborhood. Rather, they rely on impressions gathered from their own experiences, the experiences of people they know, and what they see in the media. These are then filtered through their own perceptual biases (League of Women Voter, 1988).

McKinley suffers from the general perception of North Minneapolis. North Minneapolis historically has been classified as a less desirable place to live than South Minneapolis. The entire region, in many peoples minds, is lumped together as homogenous, despite actual differences from one neighborhood to another. An article in the Minneapolis Star Tribune in 1992 noted that despite the fact that much of North Minneapolis has census tracts with median income households in the middle range for the central cities, the perception is that North Minneapolis is a poor area (Leyden, 1992).

Much of public perception is formed based on what is seen in the media. Unfortunately, the media tends to focus on the negative and this often guides people's perceptions. Much of this focuses on crime in the area. An article in the Homes section of the Minneapolis Star Tribune which spotlighted the Camden Community, noted that despite a decrease in the incidence of crime in the Community, there continued to exist the perception that crime was increasing (Buchta, 1993).

A recent article on the front page of the Star Tribune entitled "A Deadly Beginning" reported record high homicide rates in the city. Further in the article it was noted that 90% of the victims knew their assailant and that the incidence of random attacks was quite small. This point, however, buried on page 16, is not what sticks in the average person's mind. An article appearing in April of this year described in great detail the shooting of a man walking his dog in the Folwell neighborhood. Regardless of the frequency or rarity of such an event, just one such graphic report is likely to significantly aggrandize the negative perception of the neighborhood and surrounding neighborhoods.

There is evidence that this negative perception is shared by real estate agents as well. As real estate agents hold a great deal of influence with prospective home buyers, this fact could

have a great impact on property values. Anecdotal evidence exists that some real estate agents have steered prospective home buyers away from North Minneapolis and encouraged people in the neighborhood to sell at below market value (Furst, 1991). One prospective home buyer indicated to the author of this report that she found it extremely difficult to find a real estate agent to show a her house in North Minneapolis despite her stated desire to live in the community.

Poor neighborhood perception by residents in a community can also lead to a self-fulfilling prophecy. If expectations and standards are lowered the neighborhood will often live up to these lower expectations. The negative attitude of those in the community will likely come across to those outside the neighborhood, particularly those who are looking to buy in the neighborhood. This can start a downward cycle which furthers decline.

Although changes in actual condition, where needed, are a crucial part of improving the desirability of the neighborhood and subsequently increasing property values, enhancing public perception of the neighborhood is also key. Some strategies for accomplishing this goal are discussed in the recommendations portion of this report.

Summary of Recommendations

- Reestablish and expand Block Clubs
- Work with CCP/SAFE personnel around issues of effective communication and neighborhood relations
- Create programs for neighborhood youth
- Expand and market Neighborhood Home Improvement Loan program
- Consider a variety of uses for vacant lot spaces
- Engage in creative strategies for improving overall neighborhood appearance, including individual house appearance
- Expand usage of Perkins Hill park
- Encourage neighborhood involvement in local public schools
- Focus efforts to improve existing housing stock on rehabilitation and maintenance programs such as a purchase and rehabilitation loan program and code enforcement
- Organize a diversity training workshop for the neighborhood through an organization such as Professional Development Group (944-5332).
- Actively recruit members of currently underrepresented groups for neighborhood participation
- Emphasize accomplishments and positive qualities of McKinley and North Minneapolis to the public through press releases and letters to the editor
- Market the McKinley neighborhood to Realtors through the use of a brochure and advertisements in local real estate magazines.
- Examine the use of traffic barriers such as concrete barriers, dead ends and one way streets in addition to the proposed cul-de-sac reconfiguration.

RECOMMENDATIONS

Preventing or reversing property value decline and neighborhood deterioration is a daunting task. There are no easy solutions or quick fix remedies. Successfully accomplishing such a task, is not, however, impossible. The City Neighborhood Revitalization Program (NRP) has provided an opportunity to tackle some of the issues and concerns being raised by neighborhoods by providing both expertise and tangible resources to neighborhoods and communities.

Soon, McKinley will be faced with the project of developing a plan for how to spend the initial funds available through NRP for the neighborhood. The following recommendations are some suggestions for directions which McKinley can consider for the future, both as part of the NRP process and as part of general neighborhood development. Although some of the factors which affect property values discussed in the preceding section of this report require city or regional strategies, this part of the report will only speak to those issues which can be addressed in some way on the neighborhood level. It is important to keep in mind, however, the necessity of making some of the broader scale changes within the region mentioned in earlier sections of this report as part of the neighborhood revitalization process.

An important point to keep in mind when discussing neighborhood revitalization and reviewing these recommendations, is the relationship between revitalization and the provision of adequate low income housing. A neighborhood revitalization plan which involves increasing property values will make these properties unaffordable for many. Properties which are now in reach of purchase by lower income individuals will be pushed out of reach by increasing property values. Additional low income housing must be available in order for neighborhood revitalization to be successful.

As Oliver Byrum notes, "housing strategies that intend to both revitalize neighborhoods and provide adequate low income shelter without explicitly dealing with the conflicts between the two goals are, under present parameters, naive and unachievable" (1992, p. 47). Encouraging and supporting regional efforts to provide more low income housing throughout the region is an important part of achieving successful neighborhood revitalization within McKinley.

With this in mind, the following are recommendations for possible strategies at the neighborhood level which McKinley can consider undertaking as means for ultimately increasing property values in the neighborhood.

Improving Neighborhood Livability

Ensuring that McKinley remains a desirable place to live is crucial for keeping current residents in the neighborhood and attracting new homebuyers. The following recommendations relate to improving and maintaining livability in McKinley.

Crime

The Community Crime Prevention Division of the Minneapolis Police Department (CCP/SAFE) recommends block clubs as the most effective way to deter crime in a neighborhood. Block clubs allow individuals on a block to get to know their neighbors so as to better recognize when strangers are in the neighborhood. According to CCP/SAFE, neighbors are more likely to call 911 to report suspicious activity when they know who their neighbors are.

Block clubs also allow neighborhoods to work on specific issues together when they arise. If there is a particular problem house in the neighborhood, strategizing and acting as a group is more likely to be effective than each individual tackling the problem in their own way. In this way, situations can often be resolved through community involvement in partnership with the police department. If a community relies solely on the police department to address a problem, it is less likely to be solved than if the community itself is working together with the appropriate law enforcement agency towards a solution.

At a recent McKinley neighborhood board meeting, it was pointed out that many of the neighborhood block clubs had become defunct. As this appears to be an effective mechanism for crime deterrence, it is recommended that efforts be put into recruiting block club leaders and reestablishing block clubs.

A second aspect of creating an environment in which residents feel safe is enabling better communication between neighbors. Communication skills are vital to maintaining good neighborly relations. Disagreements and misunderstandings can easily escalate in the absence of clear communication. Communication can be difficult, particularly when cultural differences exist. Clear and honest communication can be an effective means for creating a safe environment and avoiding potentially damaging situations. It is recommended that McKinley residents work with CCP/SAFE personnel around issues of effective communication and neighborhood relations.

Programs for Youth

An additional recommendation offered by CCP/SAFE is to provide positive programs for youth in the neighborhood as an effort to avoid juvenile crime. As there are no programs of this sort in the McKinley neighborhood, it is recommended that the neighborhood consider the creation of such programs. A number of successful programs exist throughout the Twin Cities which could serve as models for the McKinley neighborhood. The United Way's First Call for Help and the Minneapolis Park and Recreation Board are resources for information about existing programs.

Neighborhood Appearance

The appearance of the houses which make up a neighborhood is one of the most crucial aspects of neighborhood appearance. Deteriorating housing is evidence of a deteriorating neighborhood. McKinley currently has a home improvement loan and grant program designed to allow homeowners to make exterior improvements on their homes. It appears, however, that many homeowners who could take advantage of this program have not.

One possible reason for this is a provision in the program that grant or loan recipients must be living in the property and must remain at the property for at least five years. If the property is sold, repayment of the loan is required in full. While this provision may have the added advantage of encouraging residents to stay in the neighborhood, if this is discouraging homeowners from taking advantage of this program, this advantage may be outweighed by the disadvantages. It is recommended that the McKinley Board consider whether the intent of the program is to maintain neighborhood stability or to improve the condition and appearance of the housing in the neighborhood. While these are both worthwhile goals, in the context of this particular program they may be in conflict. Additionally, the Board may want to consider

opening up the program in some way to landlords who own deteriorating property in the neighborhood.

An additional recommendation regarding this program is the institution of an aggressive marketing campaign for the program. A guide produced by the Center for Urban and Regional Affairs at the University of Minnesota suggests a number of marketing techniques. These include a bulk mailing to all residents, mailing information about the program to local Realtors as an incentive for those considering moving to the area, publishing information about the program in successive neighborhood newsletters, and offering assistance to community members with the processes of filling out loan and grant applications and choosing contractors.

Vacant lots in the neighborhood which are unkempt or an eyesore can be put to a variety of uses. The city's in-fill housing program contracts with developers to build new houses on these vacant spaces. While this is one option, concerns have been expressed about the quality of houses being built by some development agencies. The spaces could be sold to adjacent homeowners who are interested in expanding their lot sizes. Some of these spaces could also serve as community gardens if this appeals to neighborhood residents.

Various strategies can be employed by the neighborhood which will serve to improve overall neighborhood appearance and build community simultaneously. The McKinley neighborhood has already engaged in events such as tree planting and trash pick-up days. It is recommended that such events be ongoing. The creation of one or more community gardens is also a possibility. Efforts to improve the appearance of houses in the neighborhood would also serve to positively impact the neighborhood. Efforts to encourage and assist residents with cleaning the outside of their houses and yard maintenance is a possibility.

Communities elsewhere have engaged in creative ways to improve neighborhood appearance. One such group in Washington, modeled after the national organization Christmas in April, organizes an annual work day when community members come out to fix up houses in the neighborhood. (Information about this group can be obtained from Lynn Murray Wileford, P.O. Box 869, Langley WA 98260 or contact Christmas in April at 202-326-8268). A neighborhood group in California worked with the city to establish a graffiti hotline and clean-up crew which has kept the neighborhood clean of graffiti.

Improving Amenities

Proximity to amenities such as parks and lakes is cited as an important consideration to prospective homebuyers (League of Women Voters, 1988). Expansion of Perkins Hill park is one possible way to improve existing amenities in the neighborhood. If the actual space of the park is limited to its current size, an expansion of services available in the park to encourage greater usage may be a possibility. For example, the establishment of a small community center, summer programs for children and public restrooms in the park may be feasible.

Improving and Maintaining Public Schools

Although the quality of Minneapolis Public Schools is an issue which requires city-wide as well as neighborhood efforts, because it is such a vital component of perception of neighborhood livability it warrants mentioning. Encouraging neighborhood involvement in local schools in whatever capacity is most appropriate is recommended.

Improving Existing Housing Stock

Recommendations offered by the Metropolitan Council (1991) regarding the need to improve a rapidly aging housing stock in many areas of Minneapolis emphasize rehabilitation, maintenance and adaptation of existing housing as the primary means to accomplish this. Because of the demographic shifts occurring, discussed earlier in this report, and the continued new construction occurring in the developing suburbs there will be an oversupply of housing in the Metro area. As a result they strongly discourage the construction of new housing and emphasize the need to protect the tremendous investment already present in existing housing.

When possible, therefore, programs should emphasize rehabilitation and maintenance. The current McKinley program which demolishes boarded and vacant buildings is necessary for those structures which are beyond repair, however, many properties could avoid a similar fate if rehabilitation and maintenance efforts are made early (Metropolitan Council, 1991). Neighborhood programs can assist in this goal. One such program is a purchase and rehabilitation loan program which builds rehabilitation or renovation costs into the mortgage for a new home buyer. An example of such a program is offered by the Jordan neighborhood. Another suggestion is to aggressively require code compliance, particularly for rental properties where owners are not adequately maintaining the property.

Increasing Community Cohesion

Racial integration of the McKinley neighborhood is a reality. As the entire city is becoming a more diverse place to live, so is McKinley. This presents challenges to the McKinley neighborhood group related to how to incorporate this new diversity into the organization so as to maintain a cohesive neighborhood community rather than to become a divided one.

Various organizations in the Metro area offer workshops on the topic of diversity and successful integration. These workshops are an incredibly valuable resource for any organization or group who is facing this challenge. One such group which has provided training for a wide variety of organizations including local non-profits and corporations is Professional Development Group (Pro-Group) in Eden Prairie. Their phone number is 612-944-5332. It is recommended that the board of directors of the neighborhood group organize such a workshop for the neighborhood by contacting Pro-Group or a comparable organization.

A second task is to actively recruit and involve members of traditionally underrepresented groups such as low income people, ethnic minorities and renters, in the neighborhood organization. As part of such a recruitment campaign, information should be gathered regarding ways to make neighborhood meetings and events more accessible for those currently uninvolved. One suggestion would be to provide on-site child care at the meetings so as to allow single parents to more easily attend. Such a provision would also have to be adequately advertised to those who may require such a service if it is to be successfully utilized.

Improving Public Perception

One aspect of changing public perception is changing the perception of North Minneapolis in the eyes of the general public. Probably the most effective means for changing perceptions and attitudes is through the media. Notifying the press about the successes within the McKinley neighborhood could be one method of achieving publicity which presents McKinley in a positive light. A second method is a campaign of letters to the editor pointing out

the positive accomplishments of McKinley and features which make it a desirable place to live. Such an effort could also be done in conjunction with other neighborhoods in North Minneapolis or in the Camden Community so as to promote the region as a whole.

A second aspect of changing perception is targeting Realtors. One method for doing this could be to produce a brochure explaining the advantages to living in McKinley which could be distributed to area Realtors. Such a brochure has been produced by the Old Highland Neighborhood Association in the Near North. In addition the McKinley neighborhood could market itself to Realtors through taking advertisements in various magazines such as Real Estate Extra or The Senior Housing Guide. Again, such efforts could also be done in conjunction with other neighborhoods in North Minneapolis.

McKinley's Proposed Comprehensive Block Revitalization Plan

One possible strategy for improving the housing stock in McKinley is the proposed comprehensive block revitalization plan. Although this is still in the planning stages, the basic proposal is to demolish the houses in the northeast corner of the neighborhood along interstate 94, and reconfigure the streets from the current grid pattern into cul-de-sacs. New housing would then be built on this new configuration.

The evidence regarding the impact that this would have on property values in the neighborhood as a whole is mixed. Clearly, the redeveloped area itself would rise in value as the new houses would be of significantly more value than the houses currently in that area. Examining a similar development in the Near North neighborhood, Lyn Park, however, demonstrates that the impact on the surrounding neighborhood has not been dramatic. While the houses in Lyn Park themselves have held their value and have proven to be marketable, a visual survey of nearby houses on the other side of Aldrich shows the same sort of deterioration that is evident in much of the neighborhood.

It is possible that construction of newer houses in the neighborhood would entice families who would otherwise consider leaving for the suburbs to stay in the area. As noted earlier in this report, one factor contributing to property value decline in the neighborhood is older, functionally obsolete houses which are less desirable to homebuyers. In addition, certain advantages of a cul-de-sac configuration have been cited such as flexibility in the arrangement and orientation of homes, less escape routes for criminals, traffic reduction and improved social integration (Asabere, 1990).

These are only some factors, however, contributing to property value change. Focus on such a project should not cause the deemphasis of livability factors within the neighborhood as a whole and larger community cohesion issues. Studies have shown that various street reconfigurations and traffic barrier methods have proven to be more successful in areas where community members also participated in crime reduction efforts and community building (Jordan, 1993). In addition, evidence exists that less drastic and less costly measures, such as traffic barriers, one way streets and dead end streets have had much of the same positive impacts that cul-de-sacs are known for (Jordan, 1993). Such mechanisms would also have the advantages of being more widespread throughout the neighborhood and not segregating a small, higher income portion of the neighborhood from the rest of the area.

In addition, consideration must be given to those who currently live in the proposed redevelopment area. These people will likely not be able to afford to purchase the new homes

being built. Provisions for relocation of these people into affordable housing and the reduction of the overall supply of affordable housing must be considered if the plan is to be viable.

If some method of street reconfiguration is to be employed in the McKinley neighborhood, whether it be concrete barriers, dead end streets or cul-de-sacs, it is important to involve the entire neighborhood in the process. Evidence suggests that the success of such methods depends as much on the process used to initiate them as the projects themselves (Jordan, 1993). All members of the community must be represented and considered in this process. Impacts on neighboring communities should also be considered. Efforts should be made to specifically involve traditionally underrepresented groups such as ethnic minorities, low income people and renters.

Finally, although it is beyond the scope of this report to address feasibility issues regarding this proposed project, many concerns have been raised by individuals at various city agencies as to whether such a plan is financially feasible.

Conclusion

Property value fluctuation is a complex issue. Because there are so many factors which impact changes in property value, it is difficult to isolate any particular one to determine the relative importance of one factor versus another. A remedy for the problem of property value decline must take into consideration the whole host of issues discussed in this report if it is to be successful.

In addition, as not all strategies are equally feasible in today's world, neighborhood residents should be open to a diverse array of ideas when considering these issues. Flexibility is going to be crucial in the days ahead as the NRP process in the McKinley neighborhood moves forward. Different people with different backgrounds and concerns may have differing ideas as to the most effective strategies to address the issues discussed in this report. Openness to new ideas will be important in the quest for effective and viable solutions.

There appears to be a strong level of commitment in McKinley towards maintaining the neighborhood as a safe, pleasant, and desirable place to live. This commitment should be drawn upon and expanded during the months and years to come. It is one of McKinley's greatest strengths, and if properly channeled, can be an invaluable resource to the community.

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